

Fig. 1

ENCRYPTED CYBERCOUPON METHOD

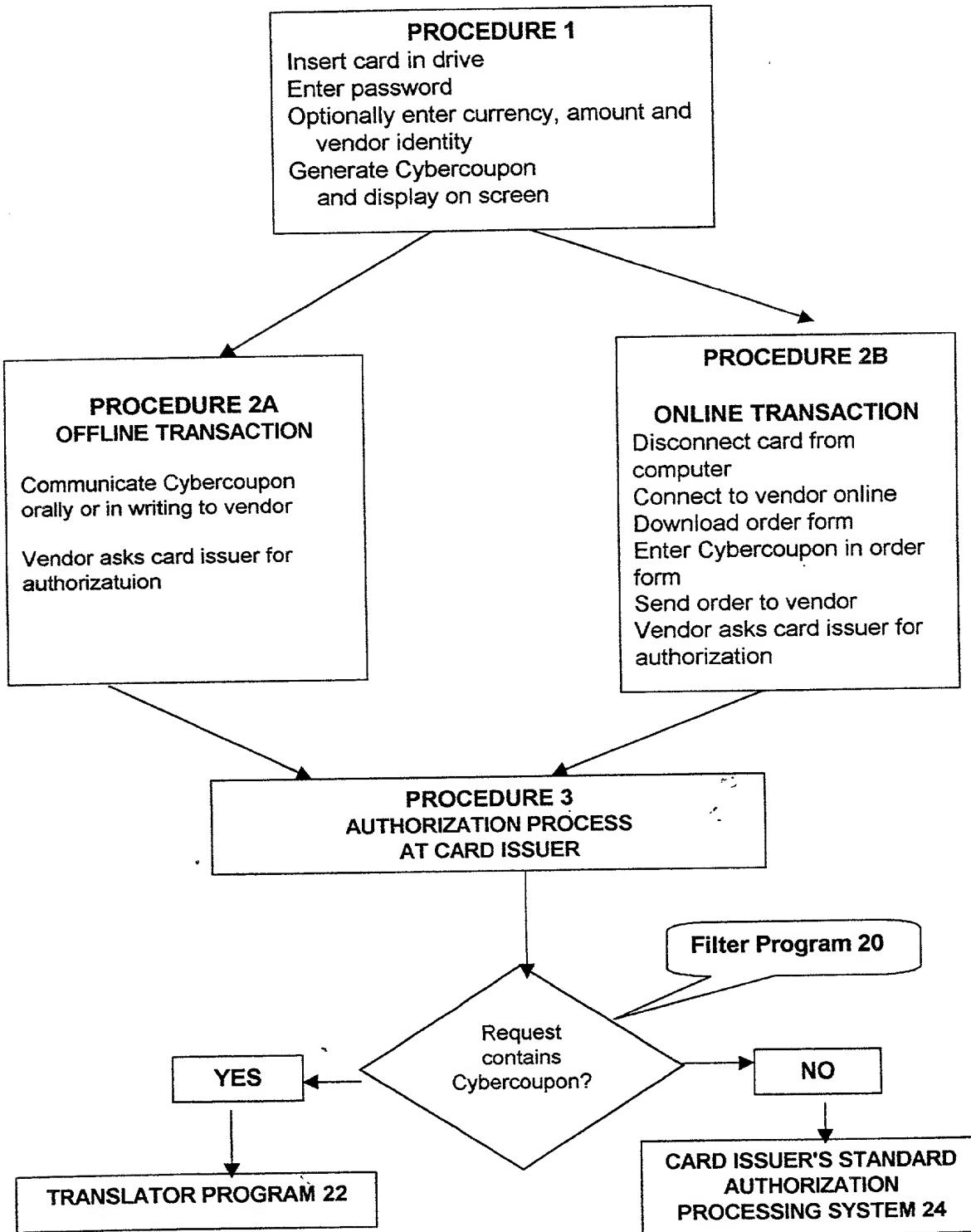


Fig. 2

ENCRYPTED CYBERCOUPON METHOD
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION
BY TRANSLATOR PROGRAM

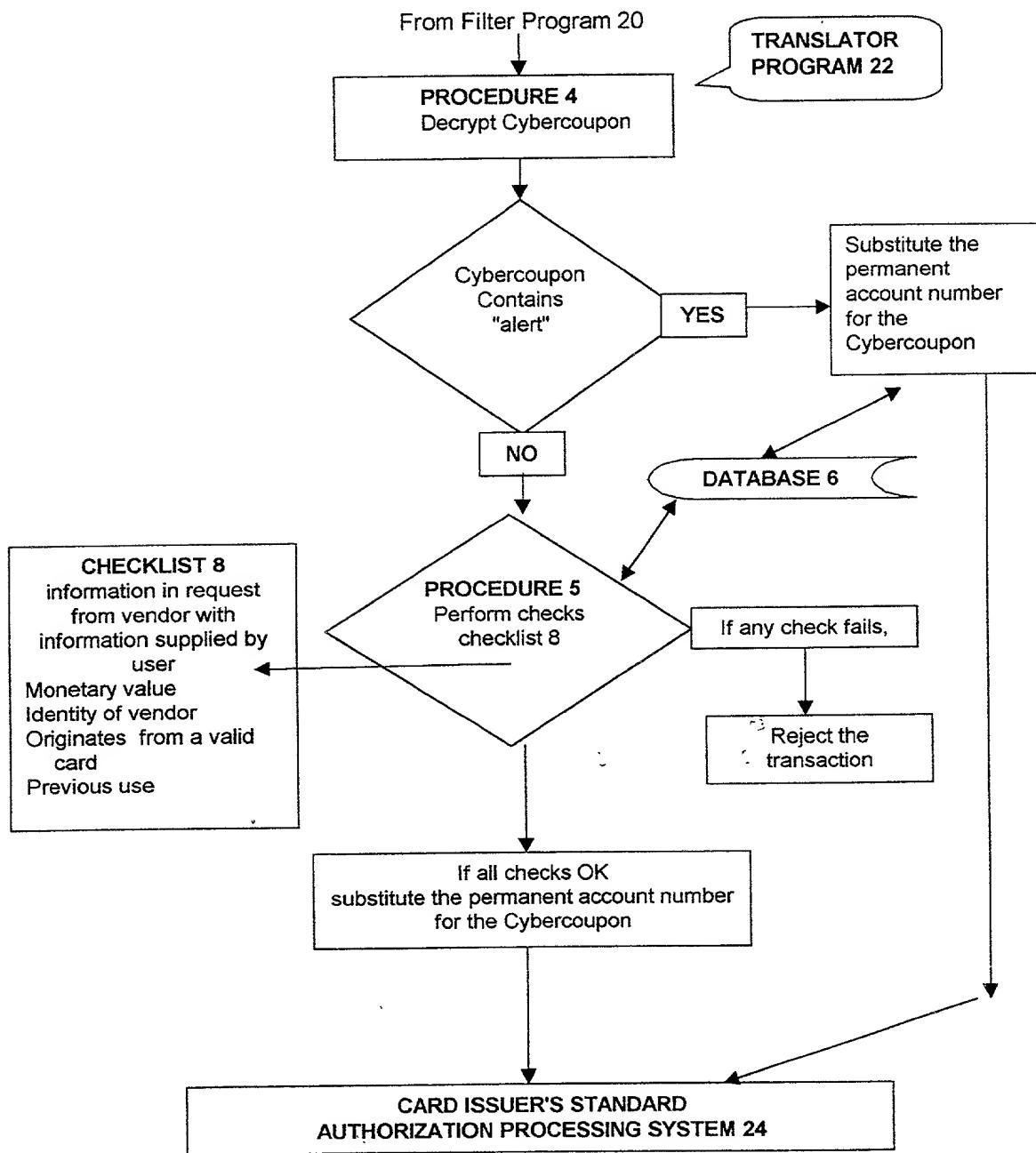


Fig 3.

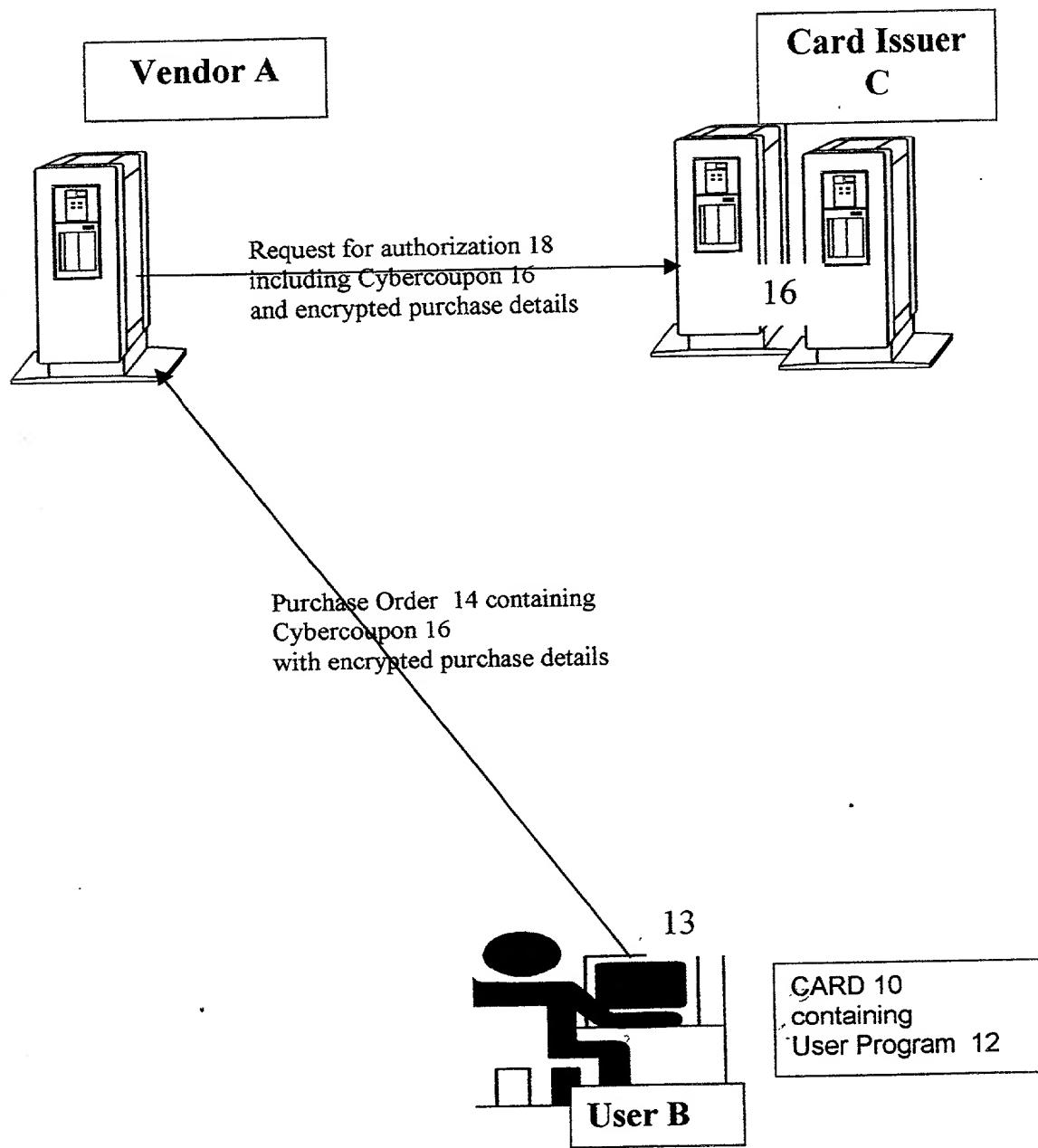


Fig. 4

Fig. 5

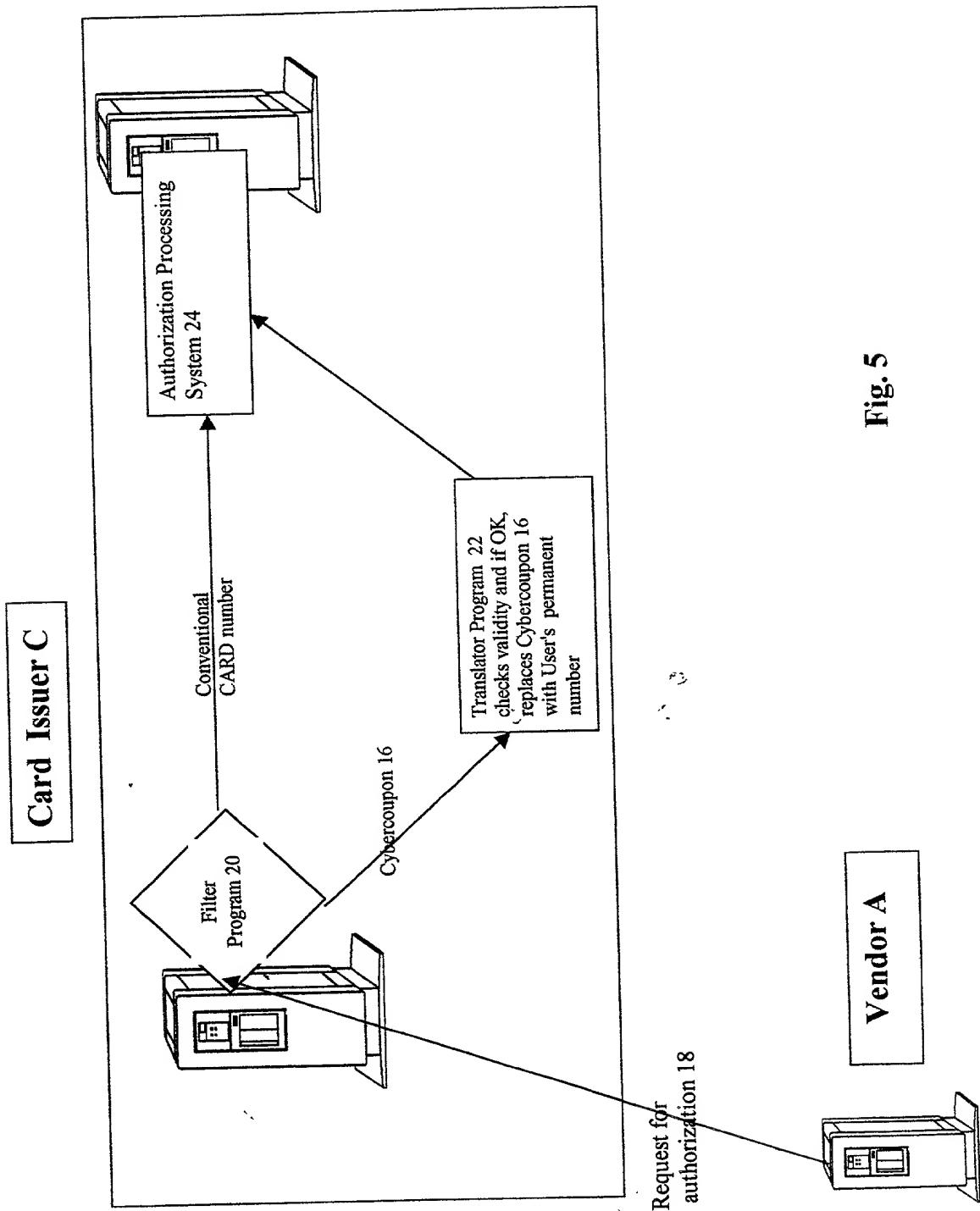
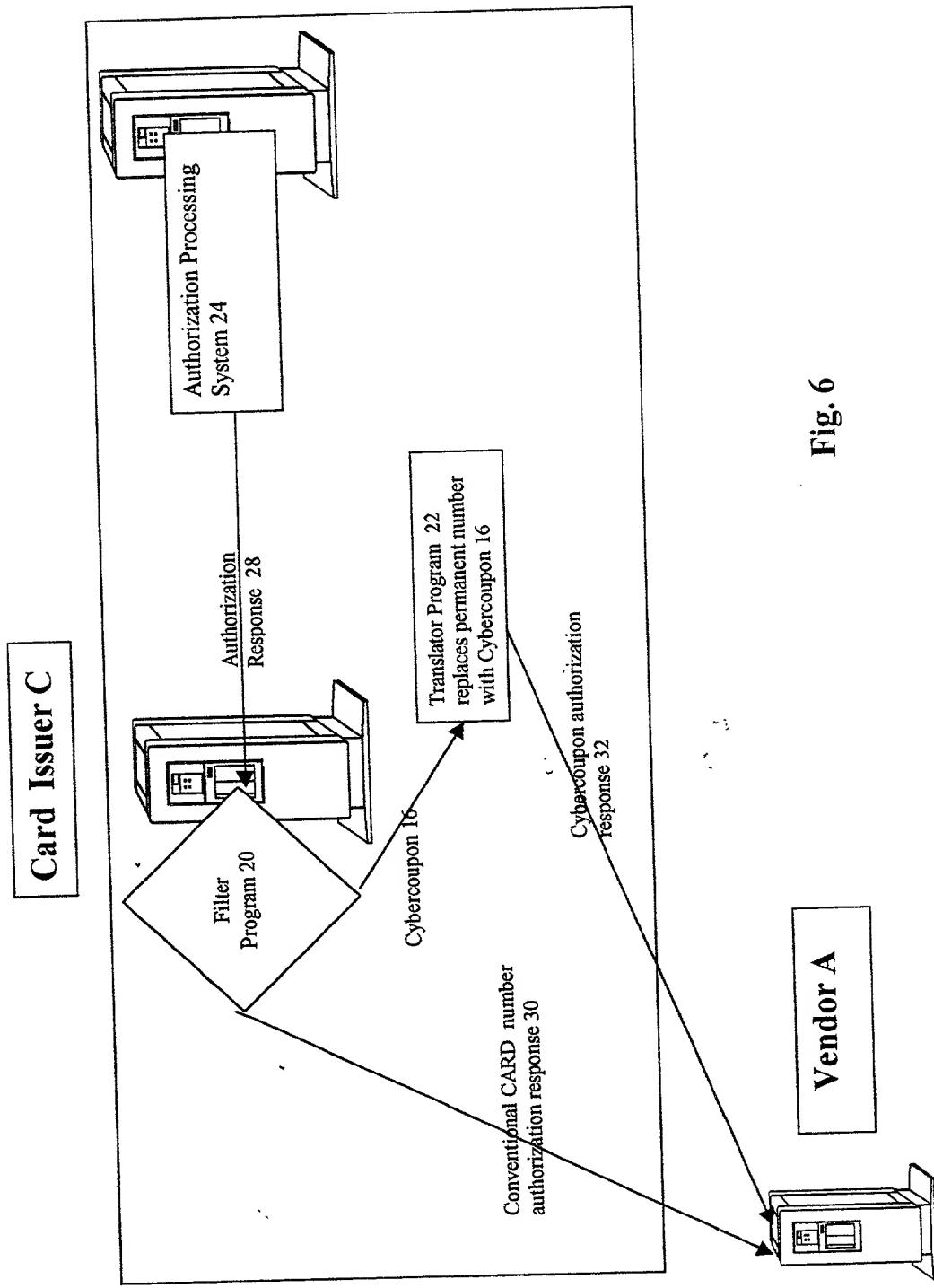
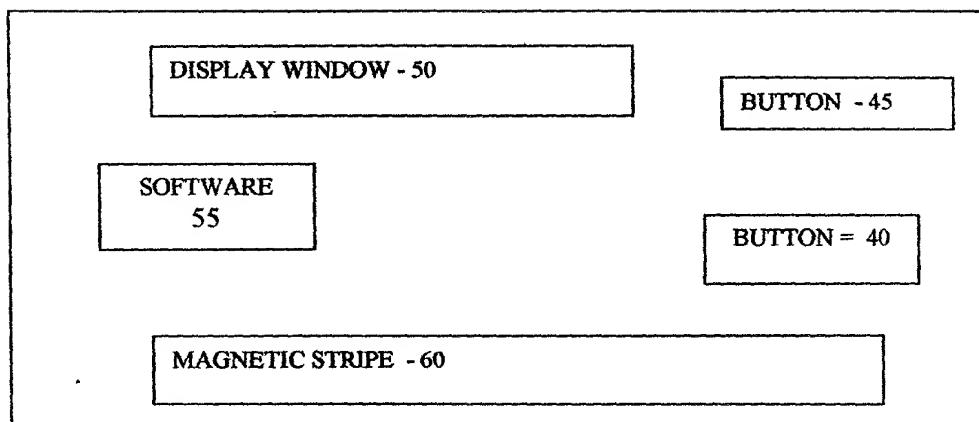


Fig. 6





Combined Magnetic Stripe / Smartcard

Figure 7